

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Danielle D McDonald
Debtor

Case No. 21-00498-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Apr 26, 2024

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2024:

Recip ID	Recipient Name and Address
db	+ Danielle D McDonald, 2220 Dover Road, Harrisburg, PA 17112-1002
cr	+ Colonial Savings, F.A., C/o Richard M. Squire & Associates, LLC, 115 West Avenue, Suite 104, Jenkintown, PA 19046-2031
5395498	+ Integrity Bank, 3345 Market St, Camp Hill, PA 17011-4424

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Apr 26 2024 18:40:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
cr	+ EDI: PRA.COM	Apr 26 2024 22:36:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5395487	+ Email/Text: bncnotifications@pheaa.org	Apr 26 2024 18:40:00	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
5395489	+ Email/PDF: MarletteBKNotifications@resurgent.com	Apr 26 2024 18:43:52	Best Egg, 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
5395491	+ EDI: CAPITALONE.COM	Apr 26 2024 22:36:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5395493	+ EDI: CITICORP	Apr 26 2024 22:36:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5395494	+ Email/Text: bankruptcydesk@colonialsavings.com	Apr 26 2024 18:40:00	Colonial Savings & Loans, Attn Bankruptcy, Po Box 2988, Fort Worth, TX 76113-2988
5408623	+ Email/Text: bankruptcydesk@colonialsavings.com	Apr 26 2024 18:40:00	Colonial Savings, F.A., 2626B West Freeway, Fort Worth, TX 76102-7109
5395495	+ EDI: WFNNB.COM	Apr 26 2024 22:36:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5395496	+ EDI: WFNNB.COM	Apr 26 2024 22:36:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5395497	+ EDI: WFNNB.COM	Apr 26 2024 22:36:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 183003, Columbus, OH 43218-3003
5436294	Email/Text: ECMCBKNotices@ecmc.org	Apr 26 2024 18:40:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
5436295	Email/Text: ECMCBKNotices@ecmc.org	Apr 26 2024 18:40:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 551160408
5395492	EDI: JPMORGANCHASE	Apr 26 2024 22:36:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5404214	+ Email/Text: RASEBN@raslg.com	Apr 26 2024 18:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid,

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Total Noticed: 34

			P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5403487	Email/PDF: resurgentbknotifications@resurgent.com	Apr 26 2024 18:54:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5395499	+ Email/Text: bankruptcynotices@psecu.com	Apr 26 2024 18:40:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5401975	+ Email/Text: bncnotifications@pheaa.org	Apr 26 2024 18:40:00	PNC BANK, c/o PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5410421	EDI: PRA.COM	Apr 26 2024 22:36:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5404279	Email/Text: bankruptcynotices@psecu.com	Apr 26 2024 18:40:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5395501	+ Email/Text: bankruptcy@nbtbank.com	Apr 26 2024 18:40:00	Pennstar Bank/NBT Bank, Attn: Bankruptcy, Po Box 351, Norwich, NY 13815-0351
5410190	EDI: Q3G.COM	Apr 26 2024 22:36:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5410191	EDI: Q3G.COM	Apr 26 2024 22:36:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5395502	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 26 2024 18:43:55	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5395504	+ EDI: SYNC	Apr 26 2024 22:36:00	Syncb/car Care Pep B, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5395803	+ EDI: PRA.COM	Apr 26 2024 22:36:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5395505	+ EDI: SYNC	Apr 26 2024 22:36:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5395506	+ EDI: SYNC	Apr 26 2024 22:36:00	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5395507	+ EDI: WTRRN BANK.COM	Apr 26 2024 22:36:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
5397905	Email/Text: electronicbkydocs@nelnet.net	Apr 26 2024 18:40:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, Madison, WI 53708-8973
5395508	+ Email/Text: electronicbkydocs@nelnet.net	Apr 26 2024 18:40:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5395488	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
5395490	*+	Best Egg, 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
5395500	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5395503	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2024 at the address(es) listed below:

Name	Email Address
Chad J. Julius	on behalf of Debtor 1 Danielle D McDonald cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Denise E. Carlon	on behalf of Creditor Colonial Savings F.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael J Clark	on behalf of Creditor Colonial Savings F.A. pabk@logs.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Danielle D McDonald

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2777

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:21-bk-00498-HWV

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Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Danielle D McDonald

4/26/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.